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ABSTRACT

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A garment assembly for replacing a blouse or shirt such that a user does not get overheated while wearing a jacket includes a panel that may be positioned on a front side of the user's torso. A back side of the user's torso is exposed. A pair of upper straps is each coupled to the panel. Each of the upper straps engages the user's brasserie. The panel is retained on the user's torso. A pair of lower straps is coupled to the panel. Each of the lower straps is wrapped around the user.

